

Information to identify the case:

Debtor 1	<u>William Douglas Garman</u>	Social Security number or ITIN	xxx-xx-4377
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Sharon Christine Garman</u>	Social Security number or ITIN	xxx-xx-6398
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23742-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William Douglas Garman

Sharon Christine Garman
fka Sharon Christine Ward

1/3/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 William Douglas Garman
 Sharon Christine Garman
 Debtors

Case No. 17-23742-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jan 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2018.
 db/jdb

14694868	+William Douglas Garman, Sharon Christine Garman, 512 Bellwood Avenue, Monroeville, PA 15146-3912
14694871	+American Web Loans, 2128 N 14th Street, #130, Ponca City, OK 74601-1831
14694872	+Bissell, P.O. Box 3606, Grand Rapids, MI 49501-3606
14694874	+Cap1/bstby, P.O. Box 6497, Sioux Falls, SD 57117-6497
14694876	+Cardworks/CW Nexus / Merrick Bank, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14694877	+Citibak/Office Depot, Citicorp Credit Srvc/Centralized Bankrup, Pob 790040, St Louis, MO 63179-0040
14694878	+Citicards Chna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
14694879	+Cnac - In101, 12082 Hamilton Crossing Blvd, Carmel, IN 46032
14694882	+Coll Svc Ctr / Wash Family Med, 250 Mt Lebanon Blvd, Pittsburgh, PA 15234-1252
14694884	+First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68102-1593
14694886	+Jefferson Co Child Support Agency, 125 S Fifth Street, P.O. Box 367, Steubenville, OH 43952-5367
14694887	+NTB/CBSD, CitiCards Private Label Centralized Bank, Po Box 790040, Saint Louis, MO 63179-0040
14694888	+PA Dept of Revenue, 11 Parkway Ctr, #175, Pittsburgh, PA 15220-3623
14694888	+Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 04 2018 02:00:58 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

14694867	+EDI: GMACFS.COM Jan 04 2018 01:43:00 Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14694869	+EDI: AMEREXPR.COM Jan 04 2018 01:43:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14694870	+EDI: BANKAMER.COM Jan 04 2018 01:43:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14694873	+EDI: CAPIO.COM Jan 04 2018 01:43:00 Capiio Partners, 2222 Texoma Prky, Suite 150, Sherman, TX 75090-2481
14694875	+EDI: CHASE.COM Jan 04 2018 01:43:00 Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
14694880	+EDI: CONVERGENT.COM Jan 04 2018 01:43:00 Convergence Outsourcing / Sprint, P.O. Box 9004, Renton, WA 98057-9004
14694881	+EDI: DISCOVER.COM Jan 04 2018 01:43:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14694883	+EDI: IRS.COM Jan 04 2018 01:43:00 Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222
14694885	+EDI: CBSKOHL.COM Jan 04 2018 01:43:00 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14695293	+EDI: PRA.COM Jan 04 2018 01:43:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14707885	+E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 04 2018 02:00:57 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14694890	+EDI: RMSC.COM Jan 04 2018 01:43:00 Synch/Mattress Firm I, Po Box 965064, Orlando, FL 32896-5064
14694889	+EDI: RMSC.COM Jan 04 2018 01:43:00 Synch/citgo, Po Box 965060, Orlando, FL 32896-5060
14694891	+EDI: RMSC.COM Jan 04 2018 01:43:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14694892	+EDI: RMSC.COM Jan 04 2018 01:43:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14694893	+EDI: RMSC.COM Jan 04 2018 01:43:00 Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14694894	+EDI: RMSC.COM Jan 04 2018 01:43:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14694895	+EDI: RMSC.COM Jan 04 2018 01:43:00 Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14694896	+EDI: RMSC.COM Jan 04 2018 01:43:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Byrider Finance, LLC d/b/a CNAC
 cr Duquesne Light Company
 cr First Guaranty Mortgage Corporation

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 34

Date Rcvd: Jan 03, 2018

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2018 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Duquesne Light Company acarr@bernsteinlaw.com,
acarr@ecf.courtdrive.com; cwirick@ecf.courtdrive.com
David A. Rice on behalf of Joint Debtor Sharon Christine Garman ricelaw1@verizon.net,
lowdenscott@gmail.com
David A. Rice on behalf of Debtor William Douglas Garman ricelaw1@verizon.net,
lowdenscott@gmail.com
James Warmbrodt on behalf of Creditor First Guaranty Mortgage Corporation
bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@consolidated.net, PA59@ecfcbis.com
Keri P. Ebeck on behalf of Creditor Byrider Finance, LLC d/b/a CNAC kebeck@weltman.com,
jbluemle@weltman.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 7